

For recording purposes only:

Prepared by:

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8 Viox Way
San Rafael, Ca 94901-2660
(415) 485-9251
California State Bar No. 071798

CERTIFICATE OF TRUST AGREEMENT

**Yvonne L. Valencia, as Settlor and Trustee, of that certain Valencia Family
Bypass Trust dated December 19, 1995**

INDEXING INSTRUCTION: Lot No. 1 of Phase 2, Village Shops of Crumpler
Place Subdivision, as shown on Plat of Record in Plat Book 60 at Page 24 **32-1-6**

PLEASE RETURN RECORDED DOCUMENT TO:

**First American Title Insurance Company
911 Main Street, Ste 2500
Kansas City, MO 64105
Attn: Sheryl Snook
NCS 490000MS1 KCTY**

Holcomb Dunbar
707
Oxford Ms 38655

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INDEXING INSTRUCTION: Lot No. 1 of Phase 2, Village Shops of Crumpler Place
Subdivision, as shown on Plat of Record in Plat Book 60
at Page 24

CERTIFICATE OF TRUST AGREEMENT

WHEREAS, Yvonne L. Valencia is a Settlor and Trustee of the Valencia Family Bypass Trust dated December 19, 1995 (the "Trust Agreement") for the purposes of holding and administering the trust estate created thereunder, which trust estate has agreed to purchase certain real property located in the State of Mississippi; and

WHEREAS, Yvonne L. Valencia is authorized under the Trust Agreement to individually take all appropriate actions regarding real property to be acquired under the Trust Agreement..

NOW, THEREFORE, in accordance with Section 91-9-7 of the Mississippi Code of 1972, as amended, Yvonne L. Valencia hereby files this Certificate of Trust in lieu of the Trust Agreement, and certifies as follows:

1. Name of the Trust:

Valencia Family Bypass Trust dated December 19, 1995

2. Street and mailing address of the office of the Trust:

501 Pine Creek Court
Roseville, CA 95747

PLEASE RETURN DOCUMENT TO:

First American Title Insurance Company
National Commercial Services
911 Main, Suite 2500, Kansas City, MO 64105
Attention: Sheryl Snook
FILE NO. 492000ms1

3. Name and street and mailing address of the office of the Trustee:

Yvonne L. Valencia
501 Pine Creek Court
Roseville, CA 95747

4. Name And Street And Mailing Address of the Grantor:

Yvonne L. Valencia
501 Pine Creek Court
Roseville, CA 95747

5. Legal Descriptions Of All Interests In Real Property Owned By Or Conveyed to The Trust:

See Exhibit A attached hereto and incorporated herein by this reference.

6. Anticipated Date of Termination of the Trust:

Upon the death of Yvonne L. Valencia.

7. General Powers Granted To the Trustee:

The Trustee is granted all of the powers conferred by California law, not in conflict with the following specific powers:

With respect to the assets of the Trust, to collect, convey, convert, assign, partition, sell, dispose of, exchange, hold, improve, invest, reinvest, lease (including leases of oil, gas or other minerals), grant easements or rights of way with or without compensation, manage, mortgage, pledge, grant and exercise options with respect to, take possession of; protect, repair, maintain, determine what is income and what is principal, continue mortgages or deeds of trust on or after maturity with or without renewals or extensions, to execute contracts (including leases) with a term(s) which will or may extend beyond the time required for the administration of the Trust, and generally to do any and ever act or thing, or to enter into any agreement with respect to the Trust, or any part thereof in the same manner and to the same extent as though the Trustee was the absolute owner thereof, as Trustee may deem necessary or desirable in the interest of the beneficiaries of the Trust, without being limited in any way by such specific grants of powers.

IN TESTIMONY WHEREOF, witness the execution of Yvonne L. Valencia,
Trustee of the Valencia Family Bypass Trust dated December 17, 1997

Yvonne L. Valencia Trustee
Yvonne L. Valencia
Trustee of the Valencia Family
Bypass Trust dated December 17, 1997
9 3 5

State of California }
County of Placer }

On August 6, 2010 before me, JULIE NORTH-BROWN, Notary

the undersigned Notary Public, personally appeared Yvonne L. Valencia, who proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity on behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Julie North-Brown
Signature of Notary



(Seal)

Exhibit A

LEGAL DESCRIPTION:

PARCEL I:

LOT NO. 1 OF PHASE 2, VILLAGE SHOPS OF CRUMPLER PLACE SUBDIVISION, AS SHOWN ON PLAT OF RECORD IN PLAT BOOK 60, PAGE 24 BEING LOCATED IN SECTION 32, TOWNSHIP 1 SOUTH, RANGE 6 WEST, OLIVE BRANCH, DESOTO COUNTY, MISSISSIPPI.

BEGIN AT THE NORTHWEST CORNER OF SECTION 32, TOWNSHIP 1 SOUTH, RANGE 6 WEST; THENCE SOUTH 00 DEGREES 42 MINUTES 02 SECONDS WEST 99.06 FEET TO A POINT; THENCE SOUTH 89 DEGREES 17 MINUTES 58 SECONDS EAST 2960.33 FEET ALONG THE SOUTH RIGHT OF WAY LINE OF GOODMAN ROAD TO A CHISEL MARK (FOUND); SAID MARK BEING THE TRUE POINT OF BEGINNING FOR THE HEREIN DESCRIBED LOT; THENCE SOUTH 89 DEGREES 17 MINUTES 58 SECONDS EAST 221.01 FEET ALONG SAID RIGHT OF WAY TO AN IRON PIN (FOUND); THENCE SOUTH 00 DEGREES 40 MINUTES 15 SECONDS WEST 240.94 FEET TO AN IRON PIN (FOUND) IN THE NORTHERLY LINE OF A 40 FOOT INGRESS-EGRESS EASEMENT; THENCE ALONG A CURVE TO THE LEFT HAVING AN ARC LENGTH OF 16.80 FEET, DELTA ANGLE OF 06 DEGREES 25 MINUTES 06 SECONDS, RADIUS OF 150.00 FEET, TANGENT LENGTH OF 8.41 FEET TO AN IRON PIN (FOUND); THENCE NORTH 89 DEGREES 17 MINUTES 58 SECONDS WEST 170.51 FEET ALONG SAID EASEMENT TO A CHISEL MARK (FOUND); THENCE ALONG A CURVE TO THE RIGHT HAVING AN ARC LENGTH OF 53.00 FEET, DELTA ANGLE OF 89 DEGREES 58 MINUTES 13 SECONDS, RADIUS OF 33.85 FEET, TANGENT LENGTH OF 33.73 FEET TO A CHISEL MARK (FOUND) IN THE EASTERLY LINE OF A 30 FOOT INGRESS-EGRESS EASEMENT; THENCE NORTH 00 DEGREES 40 MINUTES 15 SECONDS EAST 206.27 FEET ALONG SAID EASEMENT TO THE POINT OF BEGINNING.

TOGETHER WITH ALL EASEMENT RIGHTS AND APPURTENANCE WITH RESPECT TO INGRESS AND EGRESS TO THE PREMISES AS GRANTED IN THAT CERTAIN RECIPROCAL EASEMENT AND OPERATION AGREEMENT DATED FEBRUARY 25, 1998 AND RECORDED IN BOOK 331, PAGE 132 IN THE OFFICE OF THE CHANCERY CLERK, DESOTO COUNTY, MISSISSIPPI.